

WHAT IS CLAIMED IS:

1. A method for a provider to verify a client's secret
5 identifier, comprising the steps of:

the client scrambles his/her predetermined secret identifier in a
random way with random data;

the scrambled data is transmitted to the provider; and

the provider determines whether the client's secret identifier is
10 present in the received scrambled data.

2. A method in accordance with Claim 1, wherein the provider
rejects a transaction if the random data in the received scrambled data
is substantially the same as random data received in a previous
15 transaction corresponding to said client.

3. A method for a provider to verify a client's secret
identifier received in scrambled data which includes the secret
identifier scrambled with random data, comprising the steps of:
20 determining whether the client's secret identifier is present in
the received scrambled data;

comparing the random data in the received scrambled data with
previously received random data corresponding to said client; and

authorizing a transaction if the random data in the received
25 scrambled data is substantially different from said previously received
random data.

4. Apparatus for a provider to verify a client's secret
identifier, comprising:

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means for the client to scramble his/her predetermined secret identifier in a random way with random data;

a transmitter which transmits the scrambled data to the provider;

and

5 a provide[✓] processor which is used to determine whether the
client's secret identifier is present in the received scrambled data.

5. Apparatus in accordance with Claim 4, wherein the provider processor rejects a transaction if the random data in the received scrambled data is substantially the same as random data received in a previous transaction corresponding to said client.

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